

Form plncf13 – ntcenfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-16507-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher M. Clavo
31 Sindle Avenue
Little Falls, NJ 07424

Social Security No.:
xxx-xx-7198

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on October 12, 2023.

Dated: October 12, 2023
JAN: ntp

Jeanne Naughton
Clerk

In re:
Christopher M. Clavo
Debtor

Case No. 23-16507-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 12, 2023

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher M. Clavo, 31 Sindle Avenue, Little Falls, NJ 07424-1618
519985097	+ Carvana, LLC, 600 Creek Road, Riverside, NJ 08075-5210
519985104	+ Kelly Torres, 31 Sindle Avenue, Little Falls, NJ 07424-1618

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2023 02:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 13 2023 02:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 12 2023 23:51:14	Bridgecrest Acceptance Corporation Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
520021009	Email/PDF: bncnotices@becket-lee.com	Oct 12 2023 22:50:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519985092	+ Email/PDF: bncnotices@becket-lee.com	Oct 12 2023 22:51:33	Amex, P O Box 297871, Fort Lauderdale, FL 33329-7871
519985091	Email/PDF: bncnotices@becket-lee.com	Oct 12 2023 23:02:39	Amex, P.O. Box 7871, Fort Lauderdale, FL 33329
519985093	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2023 22:51:30	Bby/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519985094	+ Email/PDF: MarletteBKNotifications@resurgent.com	Oct 12 2023 22:50:56	Bestegg, Po Box 42912, Philadelphia, PA 19101-2912
519989030	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 12 2023 22:51:30	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519985095	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 23:51:16	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
519985096	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 12 2023 22:51:33	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520021745	+ Email/PDF: ebn_ais@aisinfo.com	Oct 12 2023 23:02:37	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520043539	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 12 2023 22:50:58	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
520044272	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2023 22:50:58	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519985098	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Oct 13 2023 02:15:00	Comenity Bank/Express, Pob 18278, Columbus, OH 43218
519985099	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2023 22:51:27	Creditonebnk, Pob 98872, Las Vegas, NV 89193-8872
519985100	^ MEBN	Oct 12 2023 21:36:48	Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263
520035771	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 13 2023 02:16:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
519985101	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 13 2023 02:15:00	Goldman Sachs Bank Usa, 200 West St, New York, NY 10282-2198
520036725	+ Email/PDF: ebn_ais@aisinfo.com	Oct 12 2023 23:03:02	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519985102	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 13 2023 02:15:00	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
519985103	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 13 2023 02:15:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519985105	+ Email/Text: Documentfiling@lciinc.com	Oct 13 2023 02:15:00	Lendclub Bnk, 595 Market St, San Francisco, CA 94105-2802
519985106	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 12 2023 22:50:58	Macys/Cbna, Po Bpx 8053, Mason, OH 45040-8053
520033097	Email/PDF: resurgentbknotifications@resurgent.com	Oct 12 2023 23:02:48	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519985107	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 13 2023 02:15:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519985108	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 22:51:02	Syncb/Ashhom, Po Box 981439, El Paso, TX 79998-1439
519985109	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 23:15:27	Syncb/Low, Po Box 981400, El Paso, TX 79998-1400
519985110	Email/PDF: ais.sync.ebn@aisinfo.com	Oct 12 2023 22:51:33	Syncb/Walmar, Pob 103027, Roswell, GA 30076
519985111	+ Email/Text: documentfiling@lciinc.com	Oct 13 2023 02:14:00	Telecom Self Reported, Po Box 4500, Allen, TX 75013-1311
519985112	^ MEBN	Oct 12 2023 21:35:59	Utility Self Reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520021038	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
David L. Stevens	on behalf of Debtor Christopher M. Clavo dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor Christopher M. Clavo pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@scura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;aknapp@scura.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5